

Form PTO-849 OFFICE JUN 2 1 2005 PATENT & TRADEMARK OFFICE	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DKT. NO. 3350-106A 1158.41557CX1	SERIAL NO. 10/608,420
	INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT KIGHT, et al.	
			FILING DATE June 30, 2003	GROUP

## U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA					
	AB					
	AC					
	AD					
	AE					
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					
	AL					

## FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation / Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

RA J C	AU	Article, "Pay your Bills the PC way", ST. Louis Post Dispatch (SL0-Monday, July 31, 1989; Magid, Lawrence J; Five Star section; Monday's Business Section; page 18; extracted on Internet from Dialog database
	AV	Crossman, Craig, Herald Columnist; "Paying Bills can be an Electronic Task"; Miami Herald; March 12, 1990; extracted on Internet from Dialog database, accession #05520522
	AW	Shipley, Chris; "I threw away my checkbook"; PC-Computing, v3, n11, p112 (7), Nov. 1990; extracted on Internet from Dialog database, accession #01379643
	AX	Steinberg, Jeffrey A.; "Checkfree"; MacUser, v6, n8, p68 (3), August 1990; extracted on Internet from Dialog database, accession #01376772
	AY	Lewis, Peter H.; "Personal Computers: Managing Your Money", New York times, Late Edition; Final ED, Col. 5, p8, August 29, 1989; extracted on Internet from Dialog database, accession #01871726
	AZ	
Examiner <i>Raquel Phares</i>		Date Considered <i>6/4/03</i>



Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-106A 1158.41557CX1	SERIAL NO. 10/608,420
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use several sheets if necessary)		APPLICANT KIGHT, et al.	
		FILING DATE June 30, 2003	GROUP 3624

**U.S. PATENT DOCUMENTS**

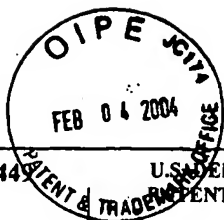
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
LA	AA 4,745,559	5-17-88	Willis, et al.			
	AB 5,483,445	1-9-96	Pickering			
	AC 5,930,759	7-27-99	Moore, et al.			
	AD 5,873,072	2-16-99	Kight, et al.			
	AE 5,025,373	6-18-91	Keyser Jr., et al.			
	AF 5,794,221	8-11-98	Egendort			
	AG 5,963,925	10-5-99	Kolling, et al.			
	AH 5,978,780	11-2-99	Watson			
	AI 6,055,567	4-25-00	Ganesan, et al.			
	AJ 6,044,362	3-28-00	Neely			
	AK 5,943,656	8-24-99	Crooks, et al.			
	AL 4,974,878	12-4-90	Josephson			

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
LA	AM 2294566	5-1-96	Great Britain				
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

LA	AU	Anita Malnig, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
	AV	Sharon Gamble Rue, Electronic Checkbook, Machintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
	AW	Tracie Forman Hines, The Check is in the Modem, MacUser Vol. 1, p. 6815; 10185 Abstract from Microsearch AN: 85-028676
	AX	Myte Myke Business System: Order-Entry Billing, Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
	AY	Robert B. Willemstad, Home Banking: A Case Study pp. 4R 55, Banker's Magazine Nov.-Dec. 1984
	AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356
Examiner <i>Reginald Pham</i>		Date Considered <i>6/14/07</i>



Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-106A 1158.41557CX1	SERIAL NO. 10/608,420
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)		APPLICANT KIGHT, et al.	
		FILING DATE June 30, 2003	GROUP 3624

**U.S. PATENT DOCUMENTS**

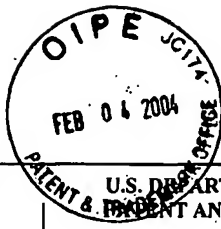
Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date
RA	AA	5,496,991	3-5-96	Delfer, III, et al.			
	AB	5,265,008	11-23-93	Benton, et al.			
	AC	5,121,945	6-16-92	Thomson, et al.			
	AD	4,484,328	11-20-84	Schlatly			
	AE	4,649,563	3-10-87	Riskin			
	AF	4,734,858	3-29-88	Schlatly			
	AG	5,326,959	7-5-94	Perazza			
	AH	5,465,206	11-7-95	Hilt, et al.			
	AI	5,699,528	12-16-97	Hogan			
	AJ	5,884,288	3-16-99	Chang, et al.			
	AK	5,649,117	7-15-97	Landry			
	AL	5,956,700	9-21-99	Landry			

**FOREIGN PATENT DOCUMENTS**

Examiner Initial		Document Number	Date	Country	Class	Subclass	Translation /Abstract	
							Yes	No
	AM							
	AN							
	AO							
	AP							
	AQ							
	AR							
	AS							
	AT							

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner	<i>Raquel Alvarado</i>	
	Date Considered <i>6/4/07</i>	



Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO.	SERIAL NO.
		3350-106A	10/608,420
		1158.41557CX1	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use several sheets if necessary)		APPLICANT KIGHT, et al.	
		FILING DATE June 30, 2003	GROUP 3624

**U.S. PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
KM	AA 6,035,285	3-7-00	Schlect, et al.			
	AB 6,070,150	5-30-00	Remington, et al.			
	AC 4,799,156	1-17-89	Shavit, et al.			
	AD 5,832,460	11-3-98	Bednar, et al.			
	AE 5,287,270	2-15-94	Hardy, et al.			
	AF 4,882,675	11-21-89	Nichtberger, et al.			
	AG 4,823,264	4-18-89	Deming			
	AH 6,292,789	9-18-01	Schutzer			
	AI 6,289,322	9-11-01	Kitchen, et al.			
	AJ 5,473,143	12-5-95	Vak, et al.			
	AK 6,128,603	10-3-00	Dent, et al.			
	AL 6,285,991	9-4-01	Power			

**FOREIGN PATENT DOCUMENTS**

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)**

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner	Raguel Phavon	
	Date Considered	6/4/07



Form PTO-1449

DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE

ATTY. DKT. NO.

3350-106A

1158.41557CX1

SERIAL NO.

10/608,420

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use several sheets if necessary)

APPLICANT  
KIGHT, et al.

FILING DATE

June 30, 2003

GROUP

3624

## U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
RA	AA 2002/0023055	2-21-02	Antognini, et al.			
	AB 5,007,084	4-9-91	Materna, et al.			
	AC 4,947,028	8-7-90	Gorog			
	AD 5,383,113	1-17-95	Kight, et al.			
	AE 5,220,501	6-15-93	Lawlor, et al.			
	AF 5,283,829	2-1-94	Anderson			
	AG 5,325,290	6-28-94	Caultman, et al.			
	AH 5,684,965	11-4-97	Pickering			
	AI 6,052,674	4-18-00	Zervides, et al.			
	AJ 6,078,907	6-20-00	Lamm			
	AK 6,188,994	2-13-01	Egendorf			
	AL					

## FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM						
	AN						
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	
	AV	
	AW	
	AX	
	AY	
	AZ	
Examiner	Raguel Phares	
	Date Considered	6/4/03